



Duplicate

2153

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I hereby certify that this correspondence, along with any accompanying documents, pursuant to 37 C.F.R. §1.8, are being sent via facsimile to (703) 746-7239 with a confirmation copy deposited with the United States Postal Service via First Class mail addressed to: Commissioner for Patents, Mail Stop Non-Fee Amendment, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

January 21, 2004

By:

Lila B.

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT**

Inventor(s): Patnode et al.
Applicant: AMERICAN EXPRESS TRAVEL
RELATED SERVICES COMPANY,
INC.

Docket No.: 10655.9500

Serial No.: 09/712,743

Filing Date: November 14, 2000

TITLE: SYSTEMS AND METHODS FOR
CREATING FINANCIAL ADVICE
APPLICATIONS

Examiner: Yasin M. Barqadle

Art Unit: 2153

RESPONSE TO OFFICE ACTION

RECEIVED

JAN 29 2004

Technology Center 2100

Commissioner for Patents
Mail Stop Non-Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Assistant Commissioner:

In response to the Office Action dated October 23, 2003, please consider the following amendment and remarks: